

Exhibit “F”

To that end, they shall refer violations of said provisions to the Autorité de Contrôle Prudentiel.

Amended by Act No. 2006-387 of 31 March 2006 Art. 26 Official Journal of 1 April 2006

Amended by Order No. 2010-76 of 21 January 2010 Art. 18 Official Journal of 22 January 2010

Section 5 Professional secrecy

Article L. 511-33. - Any member of a Board of Directors and, where applicable, of a Supervisory Board, and any individual who, in whatever capacity, participates in the management or administration of a credit institution or of an entity referred to in paragraph 5 of Article L. 511-6, or who is employed by such an entity, shall be bound by professional secrecy.

In addition to the cases envisaged by the law, professional secrecy cannot be raised against the Autorité de Contrôle Prudentiel, the Banque de France or a court acting within the scope of criminal proceedings.

Credit institutions may, moreover, send information covered by professional secrecy, on the one hand to the rating agencies for the purpose of rating financial instruments and, on the other hand, to the entities with which they negotiate, enter into or execute the transactions indicated below, whenever such information is needed for said transactions:

1 Credit transactions carried out, directly or indirectly, by one or more credit institutions;

2 Transactions in financial instruments, guarantees or insurance intended to cover a credit risk;

3 Acquisition of an equity interest or a controlling interest in a credit institution or an investment firm;

4 Assignments of assets or of goodwill;

5 Assignments or transfers of receivables or of contracts;

6 Service contracts entered into with a third party with a view to entrusting major operational duties to said party;

7 Where any type of contract or transaction is under consideration or is being worked on, provided that said entities belong to the same group as the originator of the communication.

In addition to the cases indicated above, credit institutions may send information covered by professional secrecy on a case by case basis but only when the entities concerned have expressly consented to them so doing.

Entities receiving information covered by professional secrecy which has been provided to them for the purposes of a transaction referred to above must preserve its confidentiality, even if the aforementioned transaction does not take place. In the event of the aforementioned transaction being entered into, however, said entities may, in their turn, disclose the information covered by professional secrecy under conditions identical to those referred to in this article, to the entities with which they negotiate, enter into or execute the transactions referred to above.

Replaced by Act No. 2008-776 of 4 August 2008 Art. 154 Official Journal of 5 August 2008

Amended by Order No. 2010-76 of 21 January 2010 Art. 18 Official Journal of 22 January 2010

Article L. 511-34. - Firms established in France which form part of a financial group or, for the purposes of paragraph 2 of this article, of a group within the meaning of Articles L. 322-1-2,

L. 322-1-3 and L. 334-2 of the Insurance Code, Articles L. 111-4-2 and L. 212-7-1 of the Mutuality Code and L. 933-2 of the French Social Security Code, or of a mixed group or a financial conglomerate which includes credit institutions or investment firms having their registered office in a Member State of the European Community or a State party to the European Economic Area Agreement or a State in which the agreements referred to in Articles L. 632-7, L. 632-13 and L. 632-16 of this code apply, shall be required, notwithstanding any provision to the contrary, to send to firms in the same group having their registered office in one of said States:

1 The information relating to their financial situation which is needed to organise the supervision of said credit institutions or investment firms on a consolidated basis and also their additional supervision;

2 The information required to combat money laundering and terrorist financing.

3 The information required to organise detection of the insider deals or price manipulation referred to in Article L. 621-17-2;

4 The information required to resolve conflicts of interest within the meaning of paragraph 3 of Article L. 533-10.

The latter information cannot be communicated to entities outside the group, with the exception of the competent authorities of the States referred to in the first paragraph. This exception does not extend to the authorities of States or territories whose legislation is seen to be inadequate or whose practices are deemed to impede the prevention of money laundering or of terrorist financing by the international body for cooperation and coordination in the prevention of money laundering, the list of which is updated by order of the Minister for the Economy.

The entities receiving such information shall be bound by professional secrecy under the terms and subject to the penalties set forth in Article L. 511-33 in respect of all information or documents which they might receive or hold.

The provisions of this article shall not impede application of Act No. 78-17 of 6 January 1978 on data processing, files and individual liberties.

Amended by Act No. 2003-706 of 1 August 2003 Art. 72 1 Official Journal of 2 August 2003

Amended by Order No. 2004-1201 of 12 November 2004 Art. 5 c Official Journal of 16 November 2004

Amended by Order No. 2007-1490 of 18 October 2007 Art. 3 Official Journal of 19 October 2007

Amended by Order No. 2007-1490 of 18 October 2007 Art. 4 Official Journal of 19 October 2007

Amended by Act No. 2008-776 of 4 August 2008 Art. 155 Official Journal of 5 August 2008

Amended by Order No. 2010-737 of 1 July 2010 Art. 29 Official Journal of 7 July 2010

Section 6: Accounting provisions

Subsection 1 Corporate accounts and accounting records

Article L. 511-35. - The provisions of Articles L. 232-1 and L. 232-6 of the Commercial Code apply to all credit institutions and investment firms as determined by the French accounting standards authority (Autorité des Normes Comptables, ANC) following consultation with the Comité Consultatif de la Législation et de la Réglementation Financières.